

UNITED STATES PATENT AND TRADEMARK OFFICE  
**CERTIFICATE OF CORRECTION**

PATENT NO. : 7,421,410 B1  
APPLICATION NO. : 09/684096  
DATED : September 2, 2008  
INVENTOR(S) : Howard A. Schechtman and Peter Paradiso

Page 1 of 1

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

On the Title page: Please add -

-- RELATED U.S. APPLICATION DATA

(60) Provisional application no. 60/158,113, filed on Oct. 7, 1999 --

IN THE REFERENCES CITED SECTION (56) - OTHER PUBLICATIONS -

On Page 2, Column 1, Line 3, please change "Anonymous, "New Tactics to Drive Up Debit Card Activity," Bank" to -- Anonymous, "New Tactics to Drive Up Debit Card Activity," Bank --

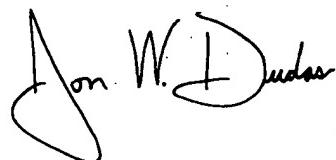
On Page 2, Column 1, Line 9, please change "ing Up to Four ATM Refnds Per Mounth to Customers in Effort to" to -- ing Up to Four ATM Refunds Per Month to Customers in Effort to --

On Page 2, Column 2, Line 1, please change "Gain More Clientele)," Financial Banker, vol. IV, No. 10, p. 5, Mar." to -- Gain More Clientele)," Financial NetNews, vol. IV, No. 10, p. 5, Mar. --

On Page 2, Column 2, Line 5, please change ""Sanwa Bank California Renews Commitment Not to Levy ATN" to -- "Sanwa Bank California Renews Commitment Not to Levy ATM --

Signed and Sealed this

Twenty-eighth Day of October, 2008



JON W. DUDAS  
*Director of the United States Patent and Trademark Office*